a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and

the objects including account objects, transaction objects, category objects, and template objects.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data from current financial transactions for recording purposes using objects of a current activity tool;

entering projected financial data for simulating financial activity using objects of a planning analysis tool;

comparing current financial data with projected financial data using objects of a budgeting analysis tool; and

using account objects, transaction objects, category objects, and template objects.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;

a current activity tool comprising objects for entering data from current financial transactions for recording purposes;

a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and

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